I value my privacy and do not want these people to be allowed to contact me "at will." When I receive unwanted calls, I consider this to be an invasion to my privacy and refuse to do business with anyone who does not respect me. I am the one who pays my phone bill so I should have the right to decide who calls me. Even if the banking industry agreed to pay my phone bill, I would still not want this bill passed. Please do not let this go through.